

Bombay-Bremen Fire Insurance Co.

The undersigned having been appointed agents of the above company are prepared to insure risks against fire on stone and brick buildings and on Merchandise stored therein on the most favorable terms. For particulars apply at the office of
F. A. SCHAEFER & CO., AGTS.

German Lloyd Marine Insur'ce Co. OF BERLIN.**Fortuna General Insurance Co. OF BERLIN.**

The above Insurance Companies have established a general agency here, and the undersigned, general agents, are authorized to take risks against the dangers of the sea at the most reasonable rates and on the most favorable terms.
F. A. SCHAEFER & CO., General Agents.

General Insurance Co. for Sea, River and Land Transport. of Dresden.

Having established an agency at Honolulu and the Hawaiian Islands, the undersigned general agents are authorized to take risks against the dangers of the sea at the most reasonable rates and on the most favorable terms.
F. A. SCHAEFER & CO., Agents for the Hawaiian Islands.

Now is the Time to Plant**SEEDS**

A large shipment of fresh seeds has just been received. It is not necessary to send to the coast for garden or vegetable seeds when the same may be had in a few day's from the

Hollister Drug Company Honolulu, Hawaii.**The Bank of Hawaii LIMITED.**

Incorporated Under the Laws of the Republic of Hawaii.

CAPITAL \$1,000,000.00

OFFICERS AND DIRECTORS.

Chas. M. Cooke, President
P. C. Jones, Vice President
C. H. Cooke, Cashier
F. C. Atherton, Assistant Cashier
Directors—Henry Waterhouse, Tom May, F. W. Macfarlane, E. D. Tenney, J. A. McCandless.
Solicits the Accounts of Firms, Corporations, Trusts, Individuals, and will promptly and carefully attend to all business connected with banking entrusted to it. Sell and Purchase Foreign Exchange, Issue Letters of Credit.

SAVINGS DEPARTMENT.

Ordinary and Term Deposits received and interest allowed in accordance with rules and conditions printed in pass books, copies of which may be had on application.
Judd Building, Fort Street.

CLARKE'S B 41 PILLS Are warranted to cure all kinds of constipation, biliousness, headache, dizziness, indigestion, and all the troubles arising from a disordered stomach. They are sold everywhere. Price 25 cents. Beware of cheap imitations. The name is on the wrapper. The name is on the wrapper. The name is on the wrapper.

SUMNER HAS HIS JOKELET**All Right But in Clutches of the Law.**

"I have a sound mind," said John K. Sumner yesterday in response to a question at the hearing of the Sumner case, "and I am able to take care of myself when I do not fall into the clutches of the law." This expression by Sumner seems to fit the case of the old man best of anything, though the word "lawyers" might better be substituted for "law," as was suggested by some of the attorneys present at the hearing.

Sumner was on the stand all day yesterday, and seemed eminently able to take care of himself, excepting the fact that he was "in the clutches of the law."

He went over in detail, on cross-examination, all the transactions leading up to the cancellation of the trust deed and his will, though he exhibited a shrewd forgetfulness when the answers seemed likely to involve Attorney Magoon or himself. Whenever the question of Attorney Thompson became too pointed Sumner would answer, "I have forgotten that," and it was found impossible to extract any information which he didn't want to give of his own free will.

Sumner testified that he got the money and his will first, but that when Mr. Magoon returned to the Bishop with a deed conveying all property to Sumner, the trustee would not sign it. "What did the Bishop say when he refused to sign it?" asked Mr. Thompson.

"I have forgotten," replied Sumner. "Who was there at the time?" "Mr. Magoon." "Were you there?" "I don't think so." "Don't you know, as a matter of fact, you were there?" "I've forgotten."

"How did you find out that the Bishop refused to sign the deed?" "Mr. Magoon told me." "Well, what took place at your meeting with the Bishop?"

"There wasn't much conversation. The Bishop simply handed me the money and the trust deed. I got the will and Magoon took the money." "So Magoon took the money, did he?"

"Yes; he took the check, and I got the cancelled will." "To whom was the check made payable?" "To me."

"Did you indorse it before Magoon put it in his pocket?" "I have forgotten that." Humphreys interrupted at this point to state that he had kept count of the examinations, and that Sumner had forgotten sixteen answers out of twenty-three, though he had displayed a remarkable memory on Magoon's examination last Saturday.

Sumner next told of the destruction of the will, saying that he had met Wallie Davis on the wharf and gone with him to his island home, where the document was consigned to the flames. The witness stated that he did so without any compulsion or suggestion from anyone, adding that he knew nothing of the contents of the will. It developed here, also, that John Keller, a witness of the will, had suddenly left the Territory, going to Tahiti on the Zealandia. Sumner admitted that he had paid Keller's passage, and said he had left Honolulu in October or November, but he didn't remember whether it was before or after the present suit had been instituted.

There was some discussion also as to where the \$48,000 was, originally deposited, whether in the First National or in Bishop's bank, though the examination of Sumner finally showed the check to have been drawn upon the First National and deposited with Bishop & Company for collection.

"Was this money deposited so you could take it out?" Sumner was asked by Thompson.

"It was left in the bank, because the matter had not been fully settled with the Bishop. There were several little things the Bishop had to fix up." "Wasn't it because you couldn't get the Bishop to sign the deed?" "No."

"Did you get a deposit book, and could you draw the money out without anyone saying so?" "Yes; the money was deposited in my name."

"You didn't need Mr. Magoon's O. K. to get it out?" "No."

"Did you give Mr. George A. Davis a check for \$48,000, which wasn't paid?" "Davis told me he could draw out the money, and he wrote something and told me to sign it; but I told him it was no use, though I signed the paper."

"Why did you sign the paper when you thought he wouldn't get the money?" "Well, Davis boasted so much to me about being able to get it; but I didn't think he could, so I gave him the check. I could have drawn out the money all right on my personal check."

RAVAGES OF SILVER FISH RECEIVE OFFICIAL NOTICE**Little Wardrobe Insect Which Has Been the Bane of Householders for Centuries Invites Governmental Inspection.**

Commissioner of Agriculture Wray Taylor has received from the Division of Entomology of the United States Department of Agriculture, a report on the "silver fish," the insect which is the bane of householders of Honolulu. Few trunks, bureaux or wardrobes are safe from the assaults of this peculiar insect and the report gives remedies with which to combat it.

This insect is often one of the most troublesome enemies of books, papers, card labels in museums and starched clothing, and occasionally stored food substances. Its peculiar fish-like form, scaly, glistening body, together with its very rapid movements and active efforts at concealment whenever it is uncovered, have attracted considerable popular interest to it. The peculiar appearance of the common silver fish early drew attention to it, and a fairly accurate description of it, given in a little work published in London in 1865 by the Royal Society, is as follows:

It is a very small, silvery, shining worm or moth which I found much conversant among books and papers, and is supposed to be that which corrodes and eats holes through the leaves and covers. It appears to the naked eye a small, glittering, pearl-colored moth, which, upon the removing of books and papers in the summer, is often observed very nimbly to scud and pack away to some lurking cranny where it may better protect itself from any appearing dangers. Its head appears big and blunt, and its body tapers from it toward the tail, smaller and smaller, being shaped almost like a carrot.

On account of its always shunning the light and its ability to run very rapidly to places of concealment, it is not often seen and is most difficult to capture, and being clothed with smooth, glistening scales, it will slip from between the fingers and is almost impossible to secure without crushing or damaging. It is one of the most serious pests in libraries, particularly to the

It was at the house in Kalihi, Maria, Wallie Davis and George Davis were there.

"What Davis did you give the check to, George A. Davis, or Wallie Davis?" "One George A. Davis," interrupted the attorney, whereat everyone in the court room laughed.

"That George A. Davis," replied Sumner, indicating the attorney, at which the laugh grew louder, as the even more objectionable form of reference was used by the witness.

A demand was here made upon Davis to produce the check in court, which he agreed to do, stating that there had been no fraud or anything wrong in the matter.

"Who placed the embargo on your money, so you couldn't get it; was it Magoon?" asked Thompson.

"I wanted to draw checks without anyone saying anything, except where they were of large amounts, like \$2,000 or \$3,000; then I wanted somebody to stand by my side and see that I didn't get cheated."

There was considerable more testimony, Thompson trying to get an admission from Sumner that Magoon had tied up the \$48,000, but he was not successful, the witness sticking to his first story, that he didn't intend to have anyone interfere with his money. A new line of examination was then developed.

"How old are you?" asked Thompson. "Victoria knows. She has the book," replied Sumner, and then he added, "I was born in 1820," looking to Mrs. Buffandean for confirmation.

"Where were you born?" "Where the palace is now." "How old are you?" asked Judge De Bolt. "I am 86," said the old man, smiling and missing the mark by three years.

"How is your general health?" inquired Thompson. "Good."

"How is your eyesight?" "Good; considering." "Can you read the newspapers?" "With specs."

"Can you read English?" "A little." "Do you hear well?" "Yes."

"How is your memory?" "Probably the physicians can tell you that."

"But I want you to tell us; do you forget easily?" "I have a sound mind, and can take care of myself when I do not fall into the clutches of the law."

binding of books, and will frequently eat off the gold lettering to get the paste beneath, or, as reported by Mr. P. R. Uhler, of Baltimore, often gnaws off white slips glued on the backs of books. Heavily glazed paper seems very attractive to this insect, and it has frequently happened that the labels in museum collections have been disfigured or destroyed by it, the glazed surface having been entirely eaten off. In some cases books printed on heavily sized paper will have the surface of the leaves a good deal scraped, leaving only the portions covered by the ink. It will also eat any starched clothing, linen, or curtains, and has been known to do very serious damage to silks which had probably been stiffened with sizing. Its damage in houses, in addition to its injury to books, consists in causing the wall paper to scale off by its feeding on the starch paste.

Remedies are suggested in the official report, which are said to be entirely feasible in the Hawaiian Islands. The report says:

"Advantage may be taken of the liking of these insects for fabrics and other articles containing starch to poison them by slipping into all the crevices where they occur—in bookshelves and backs of mantels, under washboards, and in the bottoms of drawers—bits of cardboard on which a thick boiled starch paste liberally poisoned with arsenic has been spread and dried. The silver fish readily succumbs to pyrethrum, and wherever this can be applied, as on book shelves, it furnishes one of the best means of control. For starched clothing and similar objects liable to be injured by it, frequent handling and airing and the destruction by hand of all specimens discovered is to be recommended, in addition to the poisoned cardboard remedy. Little damage is liable to occur in houses except in comparatively moist situations or where stored objects remain undisturbed for a year or more."

of vessels totally lost was 51. In addition to the foregoing there were 361 casualties to undocumented craft—sailboats, rowboats, etc.—carrying 796 persons, six of whom perished. The value of property involved in these instances is estimated at \$174,120, of which \$167,575 was saved and \$6,545 lost.

The aggregate of disasters to vessels of all descriptions, with their value, including part of their cargoes, and also the number of persons involved, is, therefore, as follows:

Total number of disasters, 746; number of vessels totally lost, 51; total number of persons involved, 4,220; total number of persons lost, 25; total number of shipwrecked persons succored at stations, 712; total number of days' succor afforded, 1,272; total value of property involved, \$14,567,130; total value of property saved, \$12,292,795; total value of property lost, \$2,274,335.

The foregoing summary does not include seventy persons who were rescued from various positions of danger, most or all of whom would otherwise have perished, nor the seven members lost from the Monomoy life saving crew.

HOW THEY SPENT CHRISTMAS DAY

Supt. Jack McVeigh has received several letters from the leper settlement telling how Christmas Day was observed at Kalaupapa. The day was wet and stormy and for that reason there could be no outside Christmas exercises. There were services in the various churches, but the lepers for the most part spent the day among themselves holding small luaus without much display.

Supt. McVeigh says that the real holiday celebration has been postponed until his return to the settlement. He will leave on Monday taking with him the Christmas boxes and the fund donated by the Honolulu people and there will be a monster luau for all the people of the settlement some day next week.

ACTIVITY AMONG SAILING FLEET

There is considerable activity about the vessels of the sailing fleet now in port, owing to the fact that a number of them must get away before the first of the year in order that the owners of the sugar may not be obliged to pay property taxes on it in Hawaii. There are a fair number of vessels in port. The schooner Alice Cooke arrived in port yesterday after a passage of twenty-three days from the Sound, bringing a cargo of 330 telegraph poles and lumber. During the first part of the vessel's passage she met with considerable bad weather.

The bark R. P. Rithet, Captain McPhail, sailed for San Francisco at 10 o'clock yesterday morning, with a cargo of 33,000 lbs. of sugar. The barkentine John L. Evison, Captain Ramsell, left during the afternoon in ballast for Eureka to load lumber, but the vessel's skipper does not know yet what the destination will be after leaving Eureka.

The bark Alden Bess will sail for the Coast some time today with a cargo of sugar, and it is likely that the barkentine B. N. Castle will also get away with sugar some time during the day. The barkentine Archer is also loading sugar. The bark Edward May was to have sailed from Makawae the first of this week with a fair cargo of sugar. The bark Martha Davis is loading sugar at Kailua for San Francisco. The bark's Marcus Aia is also loading sugar here for San Francisco.

SAY HE IS BANKRUPT**Petition Is Filed Against H. C. Austin.**

A petition was filed in United States court yesterday asking that Herbert C. Austin, late auditor of the Territory of Hawaii, be declared a bankrupt.

The complaining creditors are Lewers & Cooke, E. O. Hall & Son, and the Washington Mercantile Co. The petition "respectfully shows" that Herbert C. Austin of Honolulu, Island of Oahu, Territory and District of Hawaii, has for six months preceding the date of filing this petition aforesaid resided in Honolulu in said District of Hawaii and owes debts exceeding the sum of Three Thousand Dollars.

"That your petitioners are creditors of said Herbert C. Austin, having claims amounting in the aggregate in excess of securities held by them, to the sum of \$3,517.09.

"That the nature and amount of your petitioners' claims are as follows:

Lewers & Cooke, Ltd., note dated October 31st, 1899, three months from date, \$2,650.72.

Interest on same at 8 per cent from date, \$19.80.

E. O. Hall & Son, Ltd., Goods, wares and merchandise sold and delivered, \$28.18.

Washington Mercantile Co., Ltd., goods, wares and merchandise sold and delivered, \$118.39.

"And your petitioners further represent that the said Herbert C. Austin is insolvent, and that within four months next preceding the date of this petition, the said Herbert C. Austin committed an Act of Bankruptcy in that he did, to wit:

"On the 20th day of December, 1902, suffer while insolvent a creditor, to wit, one H. G. Middleditch to obtain a preference through legal proceedings and did not within five days before a sale or final disposition of the property affected by such preference, vacate and discharge such preference.

"Wherefore, your petitioners pray that service of this petition with a subpoena be made upon the said Herbert C. Austin as provided in the Acts of Congress relating to Bankruptcy and that he may be adjudged by the Court to be a bankrupt within the purview of such acts."

Judge Estee ordered that "Said Herbert C. Austin do appear at this court as a Court of Bankruptcy to be held at Honolulu, in the District aforesaid, on the 12th day of January, 1903, at 10 o'clock in the forenoon, and show cause, if any there be, why the prayer of said petition should not be granted."

FRENCH BOUNTY EARNING VESSELS

Editor Advertiser: The coming of several of the so-called French bounty earners to this port during the past few months has caused much talk in shipping circles regarding the inability of American and English ships to compete in foreign trade with these subsidized vessels, and as agent of these vessels I have often been asked to explain just what advantage they had over ships of other nationalities.

In order to foster and encourage the upbuilding of a large merchant marine the French Chamber of Deputies, during the session of 1899, passed a bill the provisions of which granted a subsidy to all ships built in French ship yards for French owners during the years 1900, 1901, 1902. The subsidy is to be paid over a period of ten years, dating from 1900, and is calculated on the following basis:

The first year 1.7 francs, or, roughly, in American money, 34 cents, per gross ton register is paid for each 1,000 miles sailed from port to port, distance measured by great circle route. Each succeeding year the subsidy is decreased .06 francs; that is to say, the second year the ship would be paid 32.8 cents per gross ton register for each 1,000 miles covered.

Owing to the fact that the subsidy is paid on the gross tonnage, it is the endeavor of the builders to furnish the ships with all possible superstructure, which does not carry freight but does earn subsidy. An instance of this was seen on the ship Champlain, lately in this port. The net registered tonnage of this ship was 2,445 tons, while the gross measured 3,320 tons. It might here be stated that an American or English ship measuring 2,445 tons net, would not ordinarily gross more than 2,700 tons. Thus, it will be seen that the builders added on space above decks which measures about 700 tons for the purpose of increasing the bounty earning capacity.

The ship Champlain brought a cargo of coal from Cardiff, Wales, to Honolulu, on which she earned freight amounting to about \$8,000. At the same time she rolled up a government bounty amounting to \$13,545.66, calculated as follows:

No Strength

Are you easily tired? Is your work a burden? Do you often feel weak and faint? Is your appetite poor? Are you easily discouraged? Then your nerves are weak and your blood impure. Sickness is not far away.



Mr. Frederick Devigne, of Claremont, Cape Colony, South Africa, sends his photograph and this letter: "My blood often becomes impure, causing eruptions on the skin, and my general system gets all run down, causing indigestion and great debility. But I take Ayer's Sarsaparilla, which quickly brings me out of my troubles. For all these who are debilitated and weakened by the long, hot summers of our country, there is no remedy equal to this grand family medicine."

AYER'S Sarsaparilla

There are many imitations "Sarsaparillas." Be sure you get Ayer's.

Always keep your bowels in good condition with Ayer's Pills. They are purely vegetable, act on the liver, and cure constipation, biliousness, sick headache, and all liver troubles.

Prepared by Dr. J. C. Ayer & Co., Lowell, Mass., U.S.A.

HOLLISTER DRUG CO., Agents.

THE FIRST American Savings & Trust Co.

OF HAWAII, LTD.

Capital, \$250,000.00.

President Cecil Brown
Vice-President M. P. Robinson
Cashier W. G. Cooper
Principal Office: Corner Fort and King streets.

SAVINGS DEPOSITS received and interest allowed for yearly deposits at the rate of 4½ per cent per annum. Rules and regulations furnished upon

January 2, 1903

Commencing with the new year we will, until further notice, have a series of special stock sales with only one article at a time, and for one week only.

Watch our advertising column for you will be sure to see many things you want at greatly reduced prices. This sale will include many household necessities.

W. W. Dimond & Co. LIMITED.**CHAS. BREWER & CO'S. NEW YORK LINE**

Bark "NUANU" Sailing from NEW YORK to HONOLULU About Dec. 15.

For freight rates apply to CHAS. BREWER & CO., 37 Kilby St., Boston, or C. BREWER & CO., LIMITED, HONOLULU.

Gross tonnage, 3,320x32 cents equals \$1,128.80, subsidy for 1,000 miles; distance, approximately, from Cardiff to Honolulu, 12,000 miles, gives us the total subsidy; \$1,128.80 multiplied by 12 equals \$13,545.60.

These figures are startling when it is considered that these classes of ships are in direct competition with American and English ships that derive no subsidy from their home governments, and must depend entirely on their freight earnings to exist and pay dividends to their owners.

NORMAN WATKINS.

Toothache is a severe test of a man's philosophy. A simple remedy is to saturate a piece of cotton with Chamberlain's Pain Balm and place it in the cavity of the affected tooth. One application gives relief. Try it. All dealers and druggists sell it. Benson, Smith & Co., Ltd., agents for Hawaii.